### PATENT COOPERATION TREATY

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	Applicant's or agent's file reference see form PCT/ISA/220			FOR FURTHER ACTION See paragraph 2 below			
			International filing date (d	lav/month/year)	Priority date (day)	month/year)	
	national application N F/CH2005/000094		18.02.2005	- Ly,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	31.03.2004	·	
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	This opinion oo	ntaine indicati	ions relating to the foll	owing items:			
1.	This opinion co	mains muicai	ions relating to the ion	owing nome.			
	Box No. I	Basis of the o	pinion ·				
	☐ Box No. II	Priority	•				
	☐ Box No. III	Non-establish	ment of opinion with reg	ard to novelty, inver	itive step and indus	trial applicability	
	☐ Box No. IV	Lack of unity	of invention	•			
	☑ Box No. V	Reasoned sta applicability;	tement under Rule 43 <i>bi</i> citations and explanation	s.1(a)(i) with regard s supporting such st	to novelty, inventive tatement	e step or industrial	
	☐ Box No. VI	Certain docur	ments cited				
	☐ Box No. VII	Certain defec	ts in the international app	plication			
<u> </u>	☐ Box No. VIII	Certain obser	vations on the internatio	nal application			
2.	FURTHER ACT	ION					
	If a demand for international preliminary examination is made, this opinion will usually be considered to be a written opinion of the International Preliminary Examining Authority ("IPEA"). However, this does not apply where the applicant chooses an Authority other than this one to be the IPEA and the chosen IPEA has notifed the International Bureau under Rule 66.1 bis(b) that written opinions of this International Searching Authority will not be so considered.  If this opinion is, as provided above, considered to be a written opinion of the IPEA, the applicant is invited to submit to the IPEA a written reply together, where appropriate, with amendments, before the expiration of three					-	
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## WRITTEN OPINION OF THE INTERNATIONAL SEARCHING AUTHORITY

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International application No. PCT/CH2005/000094

	Box N	0.1	Basis of the opinion
1.	With re	egarc iguaç	d to the language, this opinion has been established on the basis of the international application in ge in which it was filed, unless otherwise indicated under this item.
	laı	ngua	pinion has been established on the basis of a translation from the original language into the following age.  Ige., which is the language of a translation furnished for the purposes of international search.  Rules 12.3 and 23.1(b)).
<ol> <li>With regard to any nucleotide and/or amino acid sequence disclosed in the international application and necessary to the claimed invention, this opinion has been established on the basis of:</li> </ol>			
a. type of material:			
		a s	equence listing
		tab	ele(s) related to the sequence listing
	b. form	nat o	of material:
		in v	written format
		in (	computer readable form
	c. time	e of f	iling/furnishing:
		CO	ntained in the international application as filed.
		file	ed together with the international application in computer readable form.
		fur	mished subsequently to this Authority for the purposes of search.
3	h	ras b copie	dition, in the case that more than one version or copy of a sequence listing and/or table relating thereto een filed or furnished, the required statements that the information in the subsequent or additional is is identical to that in the application as filed or does not go beyond the application as filed, as opriate, were furnished.

4. Additional comments:

Box No. V Reasoned statement under Rule 43bis.1(a)(i) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement

1. Statement

Novelty (N)

Yes: Claims

1-24

Claims No:

Inventive step (IS)

Yes: Claims

Claims No:

1-24

Industrial applicability (IA)

Yes: Claims Claims

No:

1-24

2. Citations and explanations

see separate sheet

Form PCT/ISA/237 (January 2004)

#### Re Item V

Reasoned statement with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement

- 1. The following documents (D1-D3) are referenced:
  - D1: US-A-6 002 748 (LEICHNER JAMES L) 14 December 1999 (1999-12-14)
  - D2: US-B-6 169 476 (FLANAGAN JOHN PATRICK) 2 January 2001 (2001-01-02)
  - D3: WO 01/63534 A (EQE INTERNATIONAL INC) 30 August 2001 (2001-08-30)
- 2. The present set of claims does not fulfil the requirements of Article 33(3) PCT.
- 2.1 Claim 1 comprises a mixture of technical and non-technical features. The technical features are emphasized in **bold**:

computer-based (A) risk detection system comprising a server (B) connected to a communication network (C),

means for receiving on the server (D) risk information from geographically distributed computerised data sources (E) located in first geographical areas via the communication network (C), said risk information including an identification of a specific risk, a rating of said specific risk, and information for associating said specific risk with one of the first geographical areas,

means for storing (F) received risk information, the identification of the specific risk and the rating of the specific risk being assigned to one of the first geographical areas,

stored (F) correlation factors associated with geographical areas and/or stored (F) data about spreading patterns,

detection means (G) for detecting a specific risk emerging in one of the first geographical areas and spreading to one or more second geographical areas based on stored (F) risk information including the rating of the specific risk assigned to the one of the first geographical areas and based on the stored (E) correlation factors and/or data about spreading patterns, and

signalling means (H) for providing to an interface (K) output data depending on the detected emerging risk and the second geographical areas.

Claim 1 thus comprises the following technical features:

- (i) a server (feature A, B above) with a
- (ia) database (F),
- (ib) a processor (A, G, H), and a
- (ic) network interface (D, K) connected to
- (ii) a network (C), and
- (iii) additional computers connected to the network (E)

These technical features are commonplace features known in the field of computer technology. Such a system was part of the general state of the art at the priority date of the present application (2002), as is e.g. illustrated by documents D1 (fig. 1) or D2 (fig. 1, fig. 2).

The rest of the features of claim 1 define method steps to be carried out by this technical system:

risk detection method comprising

- receiving risk information from geographically distributed data sources located in first geographical areas, said risk information including an identification of a specific risk, a rating of said specific risk, and information for associating said specific risk with one of the first geographical areas,
- b) the identification of the specific risk and the rating of the specific risk being assigned to one of the first geographical areas,
- c) correlation factors associated with geographical areas and/or data about spreading patterns,
- detecting a specific risk emerging in one of the first geographical areas and spreading to one or more second geographical areas based on risk information including the rating of the specific risk assigned to the one of the first geographical areas and based on the correlation factors and/or data about spreading patterns, and
- e) providing output data depending on the detected emerging risk and the second geographical areas.

These features define a method of supporting a business decision (e.g. "relate a

detected emerging risk to its relative impact on an insurance product"; see the description on page 7, line 28 - page 8, line 1).

Even when applied to technical systems or products, the method steps appear merely to be directed to determining e.g. an economic risk of such a technical system or product (like a building).

Therefore, the subject-matter of the present set of claims relates to the use of generic prior art for solving of a non-technical problem. An inventive step can not therefore be acknowledged (Articles 33(1) and (3) PCT).

The technical problem as identified in the description of the present invention is to reduce the amount of measurement equipment, which is solved by correlating measurement values of one area to a second geographical area.

It is at first to be noted that the definition of independent claim 1 does not preclude that measurements are carried out in every geographical area. It therefore appears that the present claim 1 does not comprise all the features which are essential for solving the technical problem identified in the description (Article 6 PCT).

Although a technical effect of reducing and simplifying the technical infrastructure might be achieved by predicting information for geographical areas for which no technical infrastructure has to be available, this effect would be a mere result of providing mathematical solutions for predicting risks in geographical areas for which no data is available in a purely non-technical field (like insurance). This kind of solutions would have to be provided by a non-technical specialist (e.g. insurance specialist) working in the non-technical field and, although technical effects might be observed, these effects would not confer a technical character to such solutions.

2.2 The subject-matter of claim 1 does also not involve an inventive step in relation to document D2 for the following reasons:

Document D2 discloses according to part of the features of claim 1, a

computer-based risk detection system (abstract) comprising a server ("13" in fig. 1) connected to a communication network (fig. 1),

means for receiving ("12" in fig. 1) on the server risk information from geographically distributed computerised data sources located in first geographical areas ("10A"-"10N" in fig. 1) via the communication network ("13" in fig. 1), said risk information including an identification of a specific risk ("disaster events" in column 9, line 64), and information for associating said specific risk with one of the first geographical areas ("current prevailing wind and weather conditions" in column 10, line 31-32),

means for storing ("network user database" in column 12, line 36-51; "collected disaster event archive data" in column 12, line 60-61) received risk information, the identification of the specific risk and the rating of the specific risk being assigned to one of the first geographical areas (the kind of data stored does not further define the storing means; moreover, once received, this data is implicitly stored temporally in order to enable further processing),

stored correlation factors associated with geographical areas and/or stored data about spreading patterns ("real time event archive" in column 12, line 36 - 67),

detection means ("21" in fig. 2) for detecting a specific risk emerging in one of the first geographical areas and spreading to one or more second geographical areas based on stored risk information and based on the stored correlation factors and/or data about spreading patterns ("real time event archive" in column 12, line 36 - 67), and

signalling means for providing to an interface output data depending on the detected emerging risk and the second geographical areas ("13A", "14" in fig. 2; column 13, line 1-7).

The difference between the subject-matter of claim 1 and the disclosure of document D2 is that "said risk information including a rating of said specific risk".

The "rating" information is merely cognitive data to be processed by the "detection means", and has no impact on the system of claim 1. Although it is recognised that the outcome of the calculation performed by the detection means might *potentially* be influenced by the rating information, i.e. that the outcome of the calculation would *potentially* identify different specific risks and/or different second geographical areas

if the rating information is taken into account, the subject-matter of claim 1 does not specify **in what way** the outcome of the calculation is influenced. A technical effect, if any, can thus not be identified.

Moreover, even if a different calculation result would be obtained as a result of using "rating" information, a technical impact would only be present if the data thus produced is technical and is used for solving a technical problem. This is not the case in the present situation, since this data may also be non-technical data (see also point 2.1 above).

Since the "rating" in the "risk information" achieves no technical effect in the system of claim 1, an objective technical problem can not be found. Hence, the claimed subject-matter does not satisfy at least the requirement for an inventive step in relation to document D2 (Articles 33(1) and (3) PCT).

- 2.3 Since the subject-matter of independent claims 9 and 17 corresponds entirely to the subject-matter of claim 1, an inventive step can also not be acknowledged for these claims for the same reasons as identified above in sections 2.1 and 2.2 (Articles 33(1) and (3) PCT).
- 3. Dependent claims 2-8, 10-16 and 18-24 either add non-technical features to the subject-matter of the independent claims or relate to trivial technical implementation details, obvious to the skilled person. An inventive step can thus also not be acknowledged for the subject-matter of dependent claims 2-8, 10-16 and 18-24 (Articles 33(1) and (3) PCT).
- 4. Should the applicant wish to file amendments, the following should be observed:

In amending the application care should be taken not to extend the content of the application beyond that of the application as filed, by the addition or deletion of subject-matter, in order to meet the requirements of Articles 19 (2) and 34(2) (b) PCT.

Moreover, in order to expedite the procedure the applicant is requested to indicate with his reply the locations in the application as originally filed of the passages

#### International application No.

# WRITTEN OPINION OF THE INTERNATIONAL SEARCHING AUTHORITY (SEPARATE SHEET)

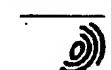
PCT/CH2005/000094

forming a basis for any amendments which are made. If the applicant regards it as appropriate, these indications should be submitted in handwritten form on a copy of the relevant parts of the application as filed.

The applicant is requested to file amendments by way of replacement pages. He should also take into account the requirements of Rule 66.8 PCT. In particular, fair copies of the amendments should be filed in triplicate.

### PATENT COOPERATION TREATY

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see form PCT/ISA/220			WRITTEN OPINION OF THE INTERNATIONAL SEARCHING AUTHORITY (PCT Rule 43bis.1)  Date of mailing (day/month/year) see form PCT/ISA/210 (second sheet)			
	icant's or agent's file reference form PCT/ISA/220		FOR FURTHER ACTION See paragraph 2 below			
	national application No. T/CH2005/000094	day/month/year)	Priority date (day/month/year) 31.03.2004			
Inter	national Patent Classification (IPC) or	both national classification	and IPC	<u> </u>		
GO	6F17/60					
	licant	\DZ		•		
SW	ISS REINSURANCE COMPA	VY				
2.	<ul> <li>□ Box No. IV Lack of unity</li> <li>☑ Box No. V Reasoned state applicability;</li> <li>□ Box No. VI Certain documents</li> <li>□ Box No. VII Certain defects</li> <li>□ Box No. VIII Certain observable</li> </ul>	ment of opinion with regard invention attement under Rule 43bis citations and explanation ments cited to the international appreciations on the internation	s.1(a)(i) with regard to supporting such standard such standard such standard such standard such standard such such such such such such such such	o novelty, inventive atement	step or industrial	
3.	If a demand for international provided applicant chooses an Authoritemational Bureau under Rulwill not be so considered.  If this opinion is, as provided also submit to the IPEA a written remonths from the date of mailing whichever expires later.  For further options, see Form For further details, see notes to	nal Preliminary Examining ority other than this one to be 66.1 bis(b) that written cove, considered to be a bly together, where appropriate of Form PCT/ISA/220 or PCT/ISA/220.	ng Authority ("IPEA").  To be the IPEA and the opinions of this Interruption of the opinion of the opinion of the opinion of the opinion.	. Mowever, this doe le chosen IPEA has national Searching e IPEA, the applica nents, before the ex	as not apply where is notifed the Authority  Int is invited to apply where is invited to apply where it	
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## WRITTEN OPINION OF THE INTERNATIONAL SEARCHING AUTHORITY

International application No. PCT/CH2005/000094

	Вох	No	I Basis of the opinion
۱.	With the la	reg ang	ard to the language, this opinion has been established on the basis of the international application in uage in which it was filed, unless otherwise indicated under this item.
		lang	s opinion has been established on the basis of a translation from the original language into the following guage , which is the language of a translation furnished for the purposes of international search der Rules 12.3 and 23.1(b)).
2.	. With regard to any nucleotide and/or amino acid sequence disclosed in the international application and necessary to the claimed invention, this opinion has been established on the basis of:		
	a. ty	ре	of material:
		]	a sequence listing
		3	table(s) related to the sequence listing
	b. fo	rma	at of material:
		כ	in written format
			in computer readable form
	c. tii	me	of filing/furnishing:
	C		contained in the international application as filed.
	E		filed together with the international application in computer readable form.
	[		furnished subsequently to this Authority for the purposes of search.
3	. 🗆	ha co	addition, in the case that more than one version or copy of a sequence listing and/or table relating theretons been filed or furnished, the required statements that the information in the subsequent or additional ples is identical to that in the application as filed or does not go beyond the application as filed, as propriate, were furnished.

4. Additional comments:

## WRITTEN OPINION OF THE INTERNATIONAL SEARCHING AUTHORITY

International application No. PCT/CH2005/000094

Box No. V Reasoned statement under Rule 43bis.1(a)(i) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement

1. Statement

Novelty (N)

Yes: Claims

1-24

No: Claims

Inventive step (IS)

Yes: Claims

No: Claims

1-24

Industrial applicability (IA)

Yes: Claims

1-24

No: Claims

2. Citations and explanations

see separate sheet

Form PCT/ISA/237 (January 2004)

#### Re Item V

Reasoned statement with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement

- 1. The following documents (D1-D3) are referenced:
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  - D2: US-B-6 169 476 (FLANAGAN JOHN PATRICK) 2 January 2001 (2001-01-02)
  - D3: WO 01/63534 A (EQE INTERNATIONAL INC) 30 August 2001 (2001-08-30)
- 2. The present set of claims does not fulfil the requirements of Article 33(3) PCT.
- 2.1 Claim 1 comprises a mixture of technical and non-technical features. The technical features are emphasized in bold:

computer-based (A) risk detection system comprising a server (B) connected to a communication network (C),

means for receiving on the server (D) risk information from geographically distributed computerised data sources (E) located in first geographical areas via the communication network (C), said risk information including an identification of a specific risk, a rating of said specific risk, and information for associating said specific risk with one of the first geographical areas,

means for storing (F) received risk information, the identification of the specific risk and the rating of the specific risk being assigned to one of the first geographical areas,

stored (F) correlation factors associated with geographical areas and/or stored (F) data about spreading patterns,

detection means (G) for detecting a specific risk emerging in one of the first geographical areas and spreading to one or more second geographical areas based on stored (F) risk information including the rating of the specific risk assigned to the one of the first geographical areas and based on the stored (E) correlation factors and/or data about spreading patterns, and

signalling means (H) for providing to an interface (K) output data depending on the detected emerging risk and the second geographical areas.

Claim 1 thus comprises the following technical features:

- (i) a server (feature A, B above) with a
- (ia) database (F),
- (ib) a processor (A, G, H), and a
- (ic) network interface (D, K) connected to
- (ii) a network (C), and
- (iii) additional computers connected to the network (E)

These technical features are commonplace features known in the field of computer technology. Such a system was part of the general state of the art at the priority date of the present application (2002), as is e.g. illustrated by documents D1 (fig. 1) or D2 (fig. 1, fig. 2).

The rest of the features of claim 1 define method steps to be carried out by this technical system:

risk detection method comprising

- a) receiving risk information from geographically distributed data sources located in first geographical areas, said risk information including an identification of a specific risk, a rating of said specific risk, and information for associating said specific risk with one of the first geographical areas,
- b) the identification of the specific risk and the rating of the specific risk being assigned to one of the first geographical areas,
- c) correlation factors associated with geographical areas and/or data about spreading patterns,
- detecting a specific risk emerging in one of the first geographical areas and spreading to one or more second geographical areas based on risk information including the rating of the specific risk assigned to the one of the first geographical areas and based on the correlation factors and/or data about spreading patterns, and
- e) providing output data depending on the detected emerging risk and the second geographical areas.

These features define a method of supporting a business decision (e.g. "relate a

# WRITTEN OPINION OF THE INTERNATIONAL SEARCHING AUTHORITY (SEPARATE SHEET)

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detected emerging risk to its relative impact on an insurance product"; see the description on page 7, line 28 - page 8, line 1).

Even when applied to technical systems or products, the method steps appear merely to be directed to determining e.g. an economic risk of such a technical system or product (like a building).

Therefore, the subject-matter of the present set of claims relates to the use of generic prior art for solving of a non-technical problem. An inventive step can not therefore be acknowledged (Articles 33(1) and (3) PCT).

The technical problem as identified in the description of the present invention is to reduce the amount of measurement equipment, which is solved by correlating measurement values of one area to a second geographical area.

It is at first to be noted that the definition of independent claim 1 does not preclude that measurements are carried out in every geographical area. It therefore appears that the present claim 1 does not comprise all the features which are essential for solving the technical problem identified in the description (Article 6 PCT).

Although a technical effect of reducing and simplifying the technical infrastructure might be achieved by predicting information for geographical areas for which no technical infrastructure has to be available, this effect would be a mere result of providing mathematical solutions for predicting risks in geographical areas for which no data is available in a purely non-technical field (like insurance). This kind of solutions would have to be provided by a non-technical specialist (e.g. insurance specialist) working in the non-technical field and, although technical effects might be observed, these effects would not confer a technical character to such solutions.

2.2 The subject-matter of claim 1 does also not involve an inventive step in relation to document D2 for the following reasons:

Document D2 discloses according to part of the features of claim 1, a

computer-based risk detection system (abstract) comprising a server ("13" in fig. 1) connected to a communication network (fig. 1),

means for receiving ("12" in fig. 1) on the server risk information from geographically distributed computerised data sources located in first geographical areas ("10A"-"10N" in fig. 1) via the communication network ("13" in fig. 1), said risk information including an identification of a specific risk ("disaster events" in column 9, line 64), and information for associating said specific risk with one of the first geographical areas ("current prevailing wind and weather conditions" in column 10, line 31-32),

means for storing ("network user database" in column 12, line 36-51; "collected disaster event archive data" in column 12, line 60-61) received risk information, the identification of the specific risk and the rating of the specific risk being assigned to one of the first geographical areas (the kind of data stored does not further define the storing means; moreover, once received, this data is implicitly stored temporally in order to enable further processing),

stored correlation factors associated with geographical areas and/or stored data about spreading patterns ("real time event archive" in column 12, line 36 - 67),

detection means ("21" in fig. 2) for detecting a specific risk emerging in one of the first geographical areas and spreading to one or more second geographical areas based on stored risk information and based on the stored correlation factors and/or data about spreading patterns ("real time event archive" in column 12, line 36 - 67), and

signalling means for providing to an interface output data depending on the detected emerging risk and the second geographical areas ("13A", "14" in fig. 2; column 13, line 1-7).

The difference between the subject-matter of claim 1 and the disclosure of document D2 is that "said risk information including a rating of said specific risk".

The "rating" information is merely cognitive data to be processed by the "detection means", and has no impact on the system of claim 1. Although it is recognised that the outcome of the calculation performed by the detection means might *potentially* be influenced by the rating information, i.e. that the outcome of the calculation would *potentially* identify different specific risks and/or different second geographical areas

if the rating information is taken into account, the subject-matter of claim 1 does not specify in what way the outcome of the calculation is influenced. A technical effect, if any, can thus not be identified.

Moreover, even if a different calculation result would be obtained as a result of using "rating" information, a technical impact would only be present if the data thus produced is technical and is used for solving a technical problem. This is not the case in the present situation, since this data may also be non-technical data (see also point 2.1 above).

Since the "rating" in the "risk information" achieves no technical effect in the system of claim 1, an objective technical problem can not be found. Hence, the claimed subject-matter does not satisfy at least the requirement for an inventive step in relation to document D2 (Articles 33(1) and (3) PCT).

- 2.3 Since the subject-matter of independent claims 9 and 17 corresponds entirely to the subject-matter of claim 1, an inventive step can also not be acknowledged for these claims for the same reasons as identified above in sections 2.1 and 2.2 (Articles 33(1) and (3) PCT).
- 3. Dependent claims 2-8, 10-16 and 18-24 either add non-technical features to the subject-matter of the independent claims or relate to trivial technical implementation details, obvious to the skilled person. An inventive step can thus also not be acknowledged for the subject-matter of dependent claims 2-8, 10-16 and 18-24 (Articles 33(1) and (3) PCT).
- 4. Should the applicant wish to file amendments, the following should be observed:

In amending the application care should be taken not to extend the content of the application beyond that of the application as filed, by the addition or deletion of subject-matter, in order to meet the requirements of Articles 19 (2) and 34(2) (b) PCT.

Moreover, in order to expedite the procedure the applicant is requested to indicate with his reply the locations in the application as originally filed of the passages

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forming a basis for any amendments which are made. If the applicant regards it as appropriate, these indications should be submitted in handwritten form on a copy of the relevant parts of the application as filed.

The applicant is requested to file amendments by way of replacement pages. He should also take into account the requirements of Rule 66.8 PCT. In particular, fair copies of the amendments should be filed in triplicate.